

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Helen N. Acheson**  
**aka Noreen Acheson**  
Debtor(s)

Bankruptcy Case No.: 19-20849-JAD  
Doc. #36  
Chapter: 13  
Docket No.: 37 - 36  
Concil. Conf.: October 15, 2020 at 09:00 AM

**ORDER**

**WHEREAS**, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

**IT IS HEREBY ORDERED** that, on or before **September 3, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

**OR**

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

**IT IS FURTHER ORDERED** that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **September 18, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **October 15, 2020 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto [www.ch13pitt.com](http://www.ch13pitt.com), [meetings@chapter13trusteedpa.com](mailto:meetings@chapter13trusteedpa.com).

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: July 20, 2020

cm: All Creditors and Parties In Interest

Jeffery A. Deller  
United States Bankruptcy Judge

**INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT**

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee  
P.O. Box 84051  
Chicago, IL 60689-4002

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Helen N. Acheson  
 Debtor

Case No. 19-20849-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: 410

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jul 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2020.

db  
 15004783 +Helen N. Acheson, 102 Herron Street, Box 724, Midway, PA 15060-1121  
 15004784 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250  
 15004785 Allegheny Health Network, PO Box 6458266, Pittsburgh, PA 15264  
 15004787 +Apria HealthCare, PO Box 724, Midway, PA 15060-0724  
 15004788 +Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641  
 15004791 +Commonwealth health Systems, 245 Main Street, Scranton, PA 18519-1641  
 15004792 EBAY, 2415 Hamilton Avenue, San Jose, CA 95125  
 15015153 +First National Bank, 3015 Glimcher Boulevard, Hermitage, PA 16148-3343  
 15004793 +First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401  
 15004794 Health Care Solutions, PO Box 690397, Midway, PA 15060  
 15004795 +Lending Club, PO Box 659622, San Antonio, TX 78265-9622  
 15004797 +Lifeline Sleep Centers, PO Box 1259, Department#140418, Oaks, PA 19456-1259  
 15051812 +Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387  
 15004798 +PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410  
 15004802 +State Collection Service, PO Box 1280, Oaks, PA 19456-1280  
 15047717 +Washington Health System, PO Box 16243, Pittsburgh, PA 15242-0243  
 +Windstream, Attn: Financial Services, 1720 Galleria Blvd, Charlotte, NC 28270-2408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 21 2020 05:15:36  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15015901 +E-mail/Text: documentfiling@lciinc.com Jul 21 2020 05:11:28 COMCAST, PO BOX 1931,  
 Burlingame, CA 94011-1931  
 15004786 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 21 2020 05:15:32 Capital One,  
 PO Box 71083, Charlotte, NC 28272-1083  
 15029128 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 21 2020 05:15:32  
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,  
 Charlotte, NC 28272-1083  
 15004789 +E-mail/PDF: creditonebknofications@resurgent.com Jul 21 2020 05:14:43 Credit One Bank,  
 PO Box 60500, City of Industry, CA 91716-0500  
 15004790 +E-mail/Text: legal@delta.org Jul 21 2020 05:12:45 Delta Dental, PO Box 1809,  
 Alpharetta, GA 30023-1809  
 15041918 E-mail/PDF: resurgentbknofications@resurgent.com Jul 21 2020 05:15:14 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 15030384 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 21 2020 05:14:59 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 15004796 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 21 2020 05:14:57 Merrick Bank,  
 PO Box 660702, Dallas, TX 75266-0702  
 15018855 E-mail/Text: bnc-quantum@quantum3group.com Jul 21 2020 05:11:56  
 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
 15046563 E-mail/Text: bnc-quantum@quantum3group.com Jul 21 2020 05:11:56  
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
 Kirkland, WA 98083-0788  
 15004799 +E-mail/PDF: gecsedirecoverycorp.com Jul 21 2020 05:15:23 Synchrony Bank/Lowes,  
 PO Box 105972, Atlanta, GA 30348-5972  
 15005067 +E-mail/PDF: gecsedirecoverycorp.com Jul 21 2020 05:15:24 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 15048568 +E-mail/PDF: gecsedirecoverycorp.com Jul 21 2020 05:15:23 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 15004800 +E-mail/PDF: gecsedirecoverycorp.com Jul 21 2020 05:15:24 Synchrony Bank/Care Credit,  
 PO Box 960061, Orlando, FL 32896-0061  
 15004801 +E-mail/PDF: gecsedirecoverycorp.com Jul 21 2020 05:15:24 Synchrony Bank/Walmart,  
 PO Box 105972, Atlanta, GA 30348-5972

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: skoz  
Form ID: 410

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Total Noticed: 33

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Joseph Peter Nigro on behalf of Debtor Helen N. Acheson nigroj@verizon.net,  
chrissyvock86@yahoo.com; jasonjkelley@comcast.net; nigrojr73104@notify.bestcase.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4